



PATENTS  
EPC-8C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Bertram V. Burke  
Application No. : 09/611,905 Conf. No.: 7723  
Filed : July 7, 2000  
For : METHOD AND SYSTEM TO CREATE AND  
DISTRIBUTE EXCESS FUNDS FROM CONSUMER  
SPENDING TRANSACTIONS  
Group Art Unit : 3624  
Examiner : Dr. Narayanswamy Subramanian  
Hon. Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.56 and 1.97,  
applicant wishes to call the attention of the Examiner to the  
following documents:

Other Documents

"Marriott Offering 'All-In-ONE-Card' to Colleges, Providing  
Access to Dining Facilities and Vendors," *Vending Times*, p.5,  
April 1990.

R. Vanderhoof et al., "All for One; One for All," *AS&U*, pp. 46-  
7, October 1991.

Other Documents (continued)

K. Gullo, "Firm to Offer Prepaid Card Aimed at College Students," *American Banker*, Vol. 155, No. 200, p. 3, October 15, 1990.

"Multi-Purpose ID Cards Being Tested at Universities Around Nation," *EFT Report*, Vol. 15, No. 25, December 9, 1992.

"Virginia University Offers Debit Card to Expand Services," *EFT Report*, Vol. 15, No. 20, September 30, 1992.

"ALL IN ONE: Prepaid Debit Cards Continue to Gain Ground," *CardFAX*, September 21, 1992.

"Campus Prepaid Cards Experiencing Both Growth and Growing Pains," *Card News*, Vol. 6, No. 9, p. 4, May 6, 1991.

"Florida State University's Prepaid/Debit Card Piques Industry's Interest," *EFT Report*, Vol. 14, No. 12, June 10, 1991.

"Maryland's CollegeCard Promoted as Secure, Low-Value Payment Medium," *EFT Report*, Vol. 13, No. 15, July 23, 1990.

"Cards in Differing Applications Serving Variety of College Needs," *Card News*, Vol. 5, No. 7, April 9, 1990.

"Prepaid University Transaction Card Slated as Discount Device for Students," *EFT Report*, Vol. 13, No. 5, March 5, 1990.

Y. Miyahara et al., "Campus Card System with IC Card," *OKI Technical Review*, Vol. 57, No. 138, pp. 31-34, June 1991.

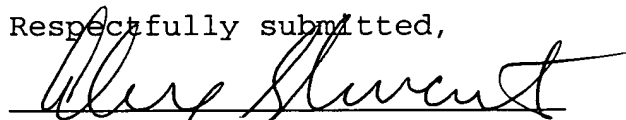
Pursuant to 37 CFR §1.98(a)(2)(ii), a copy of each of the aforementioned documents is being submitted herewith.

It is respectfully requested that these documents be (1) fully considered by the Patent and Trademark Office during

examination of this application; and (2) printed on any patent which may issue on this application. Applicant requests that a copy of Form PTO/SB/08a, as considered and initialed by the Examiner, be returned with the next communication.

Consideration of the foregoing in relation to this patent application is respectfully requested.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Alexander Shvarts", is written over a horizontal line.

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PTO/SB/08a/b (07-05)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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<b>Substitute for form 1449A/B/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)				<b>Complete if Known</b>	
				Application Number	09,611,905
				Filing Date	July 7, 2000
				First Named Inventor	Bertram V. Burke
				Art Unit	3624
				Examiner Name	Dr. Narayanswamy Subramanian
Sheet	1	of	1	Attorney Docket Number	EPC-8C

<b>NON PATENT LITERATURE DOCUMENTS</b>			
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		"Marriott Offering 'All-In-ONE-Card' to Colleges, Providing Access to Dining Facilities and Vendors," <i>Vending Times</i> , p.5, April 1990.	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	
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PTO/SB/08a/b (07-05)

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